

The influence of advertising neuromarketing, bandwagon effect, and e-money on gen Z's attitude and compulsive buying

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Abstract

This study aims to determine the effect of Neuromarketing Advertising, Bandwagon Effect, and E-Money Usage on Generation Z's Compulsive Purchasing Behavior of Cosmetic Products, with Consumer Attitude as the mediator. Neuromarketing advertising utilizes neuroscience to subconsciously influence consumer emotions, while the Bandwagon Effect encourages the adoption of popular trends. The simplicity of Internet transactions combined with e-money encourages hasty purchases. Consumer attitudes influence the relationship between these factors and obsessive buying behavior. The population of this study is all Generation Z cosmetic users in Indonesia. The study sample amounted to 223 respondents. Purposive sampling, a non-probability sampling strategy, was used in this study, and structural equation modeling (SEM) was used for data analysis. The findings in this study show that advertising neuromarketing, the bandwagon effect, and e-money usage influence compulsive buying through customer attitude. However, neuromarketing advertising on compulsive buying through customer attitude does not have a significant impact, so further study is still required.

Keywords: Neuromarketing Advertising, Bandwagon Effect, E-money, Consumer Attitude, Compulsive Buying.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh Advertising Neuromarketing, Bandwagon Effect, dan Penggunaan E-Money terhadap Perilaku Pembelian Kompulsif Generasi Z terhadap Produk Kosmetik, dengan Sikap Konsumen sebagai mediatornya. Periklanan Neuromarketing memanfaatkan ilmu saraf untuk secara tidak sadar mempengaruhi emosi konsumen, sementara Bandwagon Effect mendorong adopsi tren populer. Kesederhanaan transaksi internet yang dipadukan dengan penggunaan e-money mendorong pembelian tergesa-gesa. Hubungan antara faktor-faktor tersebut dengan perilaku pembelian obsesif dipengaruhi oleh sikap konsumen. Populasi penelitian ini adalah seluruh pengguna kosmetik Generasi Z di Indonesia. Sampel penelitian berjumlah 223 responden. Pengambilan sampel purposif, strategi pengambilan sampel non-probabilitas, digunakan dalam penelitian ini, dan structural equation modeling (SEM) adalah metode yang digunakan untuk analisis data. Temuan pada penelitian ini menunjukkan bahwa advertising neuromarketing, bandwagon effect, dan penggunaan e-money memiliki pengaruh terhadap pembelian kompulsif melalui customer attitude. Akan tetapi advertising neuromarketing terhadap pembelian kompulsif melalui customer attitude tidak memiliki pengaruh yang signifikan sehingga masih membutuhkan penelitian lebih lanjut.

Kata kunci: Advertising Neuromarketing, Bandwagon Effect, Penggunaan E-money, Sikap Konsumen, Pembelian Kompulsif.

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1. Introduction

The progress and development of the economic sector has made competition between entrepreneurs and the cosmetics market increasingly tight. Numerous businesses use unique ideas to produce and market various items (Afifah & Sitorus, 2023). Given the wide range of cosmetic products accessible domestically and abroad, competition in the personal care and cosmetics sector is becoming more fierce. In addition to being a necessity, cosmetics are luxury items and other necessities in Indonesia. Cosmetics were once merely a compliment, but as people's spending power has increased, their use has become more critical (Afifah & Sitorus, 2023).

Over the past five years, the Indonesian cosmetics business has grown significantly. According to data from the POM Agency, cosmetic industries grew by 64.91%, from 565 enterprises in 2019 to 1,067 by the end of 2023. To meet the needs of today's consumers, the local cosmetics sector is also aggressively creating cutting-edge goods using the newest trends and technology. According to BPOM, women consumers now consider cosmetics a daily requirement in 2024. The aim is to gain recognition and identity in the social environment and society. Indonesia's cosmetics sales, including imported and local items, have risen annually (Fajriah & Susilo, 2024). In 2023, Katadata conducted a poll that revealed that Generation Z is a devotee of internet shopping, particularly when purchasing body care items. As many as 30.4% of Gen Z, compared to Gen X (17.2%) and Gen Y (27.9%), purchase skincare products on a whim, according to the 2024 ZAP Beauty Index poll. A lot of them decide to purchase skincare products at live shopping events.

In 2023, ZAP Clinic and Markplus.Inc surveyed 9,000 Indonesian women between the ages of 15 and 16 (Maharani et al., 2024). Generation Z is a huge fan of cosmetics from both domestic and foreign brands. Exploration and self-expression are things that Generation Z enjoys. Products with versatility and a range of colors are what they are searching for in choices, shapes, or formulas that can be adjusted to their needs. There are many ways companies can provide information about products to consumers through communication programs, including advertising.

Advertising is a variety of non-personal marketing promotions and promotions of ideas or products by a clear sponsor that requires payment (Abdurrahim & Sangen, 2018). Neuromarketing has attracted significant attention from academics and marketers because it combines traditional marketing elements with psychology and neuroscience. Through this approach, neuromarketing provides a deep understanding of human cognition and consumer behavior (Prana Hardayu, 2023). The bandwagon effect positively influences Gen Z consumers' purchasing interest in luxury fashion brands (Meydiawati et al., 2019). The bandwagon effect is a term that describes a person's follower behavior towards a trend that is popular in their social environment. This trend can have good or bad impacts, including lifestyles, attitudes, or behaviors others adopt. This often occurs when it becomes a social norm to follow what is popular, even without realizing it (Ningsih & Fikriah, 2023).

Generation Z's primary payment method for purchasing cosmetics today is electronic money or e-money. Fast and effective online purchases are made possible by e-money's ease of use and adaptability (Sukma & Canggih, 2021). Due mainly to the ease of electronic transactions without the need for actual currency, this has led to a rise in compulsive shopping among this generation (Sukma & Canggih, 2021). boundaries of stores (Sudiro & Asandimitra, 2022). Generation Z's attitude towards cosmetic product consumption tends to reflect the values of self-expression and brand awareness. They choose products that provide functional benefits and convey messages about their identity and values. Consumer attitudes play an essential role in forming purchase intentions, and consumers with a high level of attitude towards a product will create a strong desire for purchase intentions; this attitude encourages them to explore various brands and products, looking for the one that best suits their preferences and lifestyle (Tarka & Kukar-Kinney, 2022).

Compulsive buying tendencies among Generation Z are essential in cosmetic product marketing strategies. Compulsive buying is part of a broader compulsive consumption behavior, as a repetitive activity with a goal that seems to be carried out automatically or stereotypically. Compulsive buying behavior, characterized by repeated purchasing actions driven by the urge to relieve negative emotions or achieve happiness, has become a relevant phenomenon in consumer psychology. These young consumers tend to be influenced by emotional impulses and social trends when purchasing cosmetic products. They often engage in impulsive shopping, especially when exposed to attractive product offers or when participating in live shopping events featuring new cosmetic products.

This study explores the complicated interaction between Advertising Neuromarketing, Bandwagon Effect, E-Money usage, and Generation Z compulsive purchasing behavior for cosmetic products, with Consumer Attitude as the primary mediator explaining the dynamics between these factors. Advertising Neuromarketing can stimulate strong emotional responses in consumers, influencing their perceptions of brands and products. This can trigger impulsive buying behavior, especially among Generation Z, who tend to be influenced by emotional stimuli in advertisements, with the bandwagon effect proven to influence consumer purchasing decisions by encouraging them to follow popular trends. Generation Z, who are socially active and digitally connected, are susceptible to this effect due to their desire to fulfill social and identity needs associated with adopting ongoing trends. The use of e-money provides ease and convenience in online transactions, facilitating impulsive buying by eliminating physical and administrative barriers associated with conventional payments.

This can potentially increase impulsive buying behavior because transactions can be done quickly without considering the long-term financial impact in detail. As the primary mediator in this model, Consumer Attitude is expected to link the influence of Advertising Neuromarketing, Bandwagon Effect, and E-Money usage to Generation Z's compulsive buying behavior. Consumer attitudes toward brands, products, and overall purchases will reflect the influence of personalized advertising strategies, the

adoption of social trends, and the ease of electronic transactions. An important contribution of this study is to provide in-depth insights into the psychological and behavioral factors that influence Generation Z's compulsive buying behavior in the context of cosmetic products. By understanding these dynamics, marketers can develop more targeted strategies to influence consumer preferences and optimize their marketing efforts. In addition, this study also provides a strong empirical basis for informing business policies and practices aimed at enhancing positive consumer experiences and reducing the risk of unintended impulse buying.

2. Literature Review

Advertising Neuromarketing

Advertising is a variety of non-personal marketing promotions and promotions of ideas or products by a clear sponsor that require payment (Abdurrahim & Sangen, 2018). Neuromarketing is a new discipline that combines the study of consumer behavior with neuroscience (Prana Hardayu, 2023). This discipline involves using direct brain imaging, scanning, or other measurements to explore the brain's reactions to products, services, brands, promotions, and other marketing elements (Prana Hardayu, 2023). In the relationship between Advertising Neuromarketing variables and Consumer attitudes, research provides valuable insights into how neuromarketing techniques in advertising can influence consumer attitudes. Research by Fortunato et al. (2014) highlights three ways neuromarketing can help develop advertising, namely referential analysis, vertical analysis, and horizontal analysis. Through this approach, the study shows how neuromarketing techniques can be used to understand the best way to talk about products and brands in advertising and identify the most potent advertising elements and the emotions they evoke in consumers. Research provides valuable insights into how neuromarketing techniques in advertising can influence consumer compulsive buying behavior. Research by Prana Hardayu (2023) explores the influence of individual personality traits, such as extroversion, politeness, orderliness, openness, and neuroticism, on impulsive and compulsive buying behavior.

H1: Advertising neuromarketing has a significant and positive effect on Compulsive Buying.

H2: Advertising neuromarketing has a significant and positive effect on consumer attitude.

Bandwagon Effect

The bandwagon effect is a term that describes a person's behavior of following trends that are popular in their social environment (Ningsih & Fikriah, 2023). The bandwagon effect is a psychological phenomenon in which a person is attracted to a trend that is popular with many people in society. This trend can have good or bad effects and includes lifestyles, attitudes, or behaviors adopted from others (Ningsih & Fikriah, 2023). This bandwagon effect can occur when individuals see others (either in their social circle or on social media) wearing or praising it (Meydiawati et al., 2019). Social media metrics and advertising appeal can trigger this bandwagon effect, influencing consumer perceptions of the quality and credibility of content (Lim et al., 2021). In

addition, the bandwagon effect can positively impact consumer attitudes toward the product, leading to higher purchase intentions (Kwek et al., 2020). Research provides valuable insights into how the bandwagon effect can influence consumer compulsive buying behavior. Research by Wang & Zhai (2022) highlights the influence of long-term orientation on compulsive buying behavior in a cross-cultural study.

H3: The Bandwagon Effect has a significant and positive effect on Compulsive Buying

H4: Bandwagon Effect has a significant and positive effect on consumer attitude

E-Money

Electronic money (e-money) is an electronic payment instrument obtained by first depositing a certain amount of money to the issuer, either directly or through the issuing agents or by debiting an account at a bank. The value of the money is entered as the value of money in the electronic money media, which is stated in rupiah units (Utami, 2017). Electronic money is a digital financial product designed as an alternative to non-cash transactions, replacing the use of cash (Sudiro & Asandimitra, 2022). Research shows that E-money toward Consumer Attitude can be influenced by various factors, which ultimately affect the pattern of adoption and use. In addition, Research by (Rocha et al., 2023) revealed associations between early maladaptive schemas and impulsive and compulsive buying tendencies.

H6: E-money has a significant and positive effect on Compulsive Buying

H7: E-money has a substantial and positive impact on consumer attitude

Consumer Attitude

Consumer attitudes are manifestations of feelings that reflect preferences for an object. These attitudes are formed through psychological processes that cannot be observed directly but are reflected in the actions and words of individuals (Augtiah et al., 2022). Specifically, an attitude is a learned tendency to respond to a particular object or group of objects with consistent liking or disliking (Augtiah et al., 2022). Thus, the definition of attitude is an internal expression that reflects an individual's pleasure, displeasure, approval, or disapproval of an object (Augtiah et al., 2022). Consumer attitudes play an essential role in forming purchase intentions, and consumers with a high attitude towards a product will create a strong desire for product purchase intentions (Pebrianti & Aulia, 2021). Research by Tarka & Kukar-Kinney discusses compulsive buying among young consumers in Eastern Europe and the relationship between consumer attitude and compulsive buying variables. The study highlights that consumers with compulsive buying tendencies tend to be emotional and fearful, with compulsive buying often preceded by depression, anxiety, stress, and negative feelings. In addition, the research of She et al. (2021) discusses the excessive use of social networking sites and the financial well-being of young adults.

H5: Consumer Attitude has a significant and positive effect on Compulsive Buying

Compulsive Buying

Compulsive Buying is part of a broader compulsive consumption behavior, characterized by repetitive activities with a goal that appears to be automatically or

stereotyped (Prana Hardayu, 2023). Compulsive buying behavior, characterized by repeated purchasing actions driven by the urge to relieve negative emotions or to achieve a sense of happiness, has become a relevant phenomenon in consumer psychology (Isyanty Khairunnisa et al., 2024).

It is a repetitive, purposeful activity that appears to be carried out automatically or stereotyped; this behavior is related to irrational beliefs, materialism, and narcissism. Irrational beliefs correlate positively with materialism, which is also positively associated with narcissism, forming associations (Prana Hardayu, 2023). Compulsive buying is a process of excessive repetition in shopping due to addiction, stress, or boredom (Ramadan, 2019). Compulsive Buying often occurs without careful planning and is often responded to with quick decisions without consideration. High levels of Compulsive Buying can hurt anxiety and low psychological well-being (Prana Hardayu, 2023). compulsive shopping behavior can be a coping mechanism for uncomfortable feelings (Prana Hardayu, 2023). four stages in compulsive buying behavior, namely anticipation, preparation, shopping, and spending, each of which affects individuals in different ways (Prana Hardayu, 2023)

H8: E-Money significantly and positively affects Compulsive Buying of Consumer Attitude.

H9: Advertising Neuromarketing does not have a significant and positive effect on Compulsive Buying of Consumer Attitudes

H10: The Bandwagon Effect has a significant and positive effect on Compulsive Buying of Consumer Attitude

3. Research Method

Based on the level of explanation, this research is causal associative research. Data collection for this study used a questionnaire distributed online through social media to respondents who were considered to meet the predetermined criteria. The questionnaire used a Likert scale of 1 to 5 with the following categories: Strongly agree with a score of 5; Agree with a score of 4; Neutral with a score of 3; Disagree with a score of 2; Strongly disagree with a score of 1. The population in this study were all Gen Z cosmetic users in Indonesia. The number of participants in this study was 223. The sampling technique used non-probability sampling in the form of purposive sampling, with the following criteria: 1) Included in Generation Z with an age range of 17 to 24 years; 2) often listen to cosmetic product advertising on the TikTok platform; 3) Have been E-money users for at least the last 3 months; 4) Often make purchases of cosmetic products. The data analysis technique in this study used Structural Equation Modeling (SEM).

Based on the research construct built from the theoretical study presented, the research paradigm can be stated as shown in Figure 1.

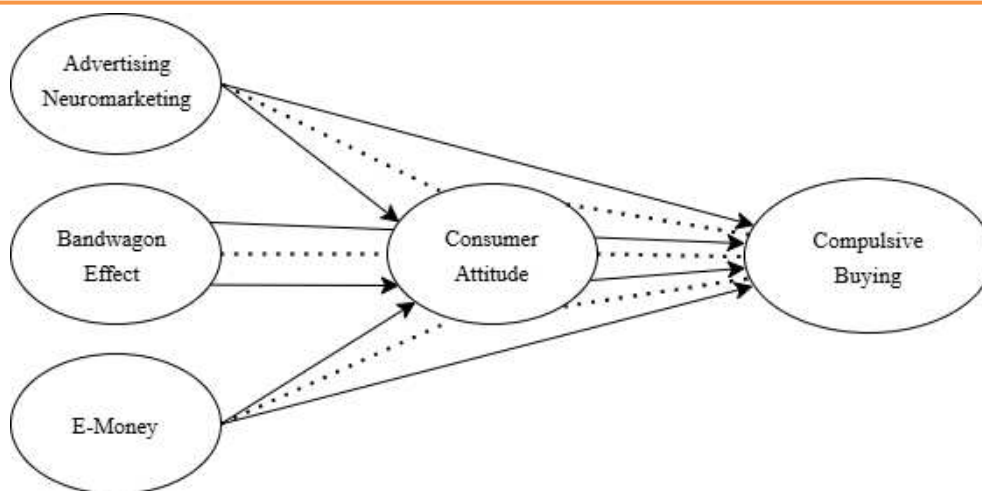


Figure 1. Research Model

The measurement of the Advertising Neuromarketing variable in this study refers to previous research conducted by Prana Hardayu, (2023), as many as 5 including Color, Packaging, The right fonts, Audiotory and Anchoring. The measurement of the Bandwagon Effect variables as many as three refers to Ningsih & Fikriah, (2023) in the form of conformity, the influence of others (interpersonal influence), and status seeking. The measurement of the three E-money variables refers to Sudiro & Asandimitra, (2022) in the form of benefits and advantages, convenience, and trust. The measurement of three Consumer Attitude variables refers to according to Oentario, et al (2017) in the form of Cognitive component (perceptual), affective component (emotional), and behavioral component (behavioral). Meanwhile, the measurement of the Compulsive buying variable as many as three refers to Prana Hardayu (2023) namely Carrying on Despite Adverse Consequences Loss of Control, and Irresistible Impulsive.

4. Results and Discussion

4.1. Results

Respondent Characteristics

Analysis of the profile of respondents in this survey is based on the following demographics.

Table 1. Respondent Characteristics

Category	Item	f	%
Gender	Male	57	25.6
	Female	166	74.4
Last education	Elementery school	-	-
	Jonior high school	1	0.4
	Senior high school	106	47.5
	D1/D2/D3/D4	36	16.1
	Bachelor	78	35
	Master or Doctoral	2	0.9
Jobs	Student	3	1,3
	College Student	88	39.5
	Civil Servant	20	9

	Police/Soldier	10	4.5
	Entrepreneurship	22	9.9
	State-owned Enterprises	19	8.5
	Private sector employee	56	25.1
	Unemployed	1	0.4
	Others	4	1.8
Income per month (for those who are already working)	< Rp 3.000.000	12	5.4
	Rp 3.000.000 –Rp 5.000.000	35	15.7
	>Rp 5.000.000 –Rp 8.000.000	47	21.1
	> Rp 8.000.000 –Rp 10.000.000	40	17.9
	> Rp 10.000.000 Unemployed	11 78	4.9 35
Monthly Pocket Money (for those who are not working)	< Rp 1.000.000	18	8.1
	Rp 1.000.000 –Rp 1.500.000	35	15.2
	> Rp 1.500.000 –Rp 2.000.000	23	10.3
	> Rp 2.000.000 –Rp 2.500.000	18	8.1
	> Rp 2.500.000 Employed	4 126	1.8 56.5
Resident	Sumatra	34	15.2
	Jabotabek (Jakarta, Bogor, Tangerang, Bekasi)	47	21.1
	Java	39	17.5
	Kalimantan	55	24.7
	Sulawesi	18	8.1
	Maluku	11	4.9
	Irian Jaya	5	2.2
	Bali	10	4.5
Nusa Tenggara	4	1.8	
Total		223	100

Measurement Models

The test results for conformance, validity, and reliability are as follows.

Table 2. Value of Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	CR	AVE
Advertising neuromarketing	0.82	0.893	0.736
Bandwagon Effect	0.737	0.851	0.655
E-Money	0.781	0.872	0.695
Consumer attitudes	0.782	0.873	0.697
Compulsive Buying	0.813	0.87	0.573

Appendix A and Table 2 shows the results of the validity and reliability research conducted on the model indicators created. The validity of the metrics for measuring the model composition is indicated by the fact that each indicator has a Standardized Decrease Factor (SLF.) value of more than 0.50, with a range of values from 0.709 to 0.870. The Composite Reliability (CR.) and Cronbach's Alpha scores for each construct are more than 0.70, indicating that they meet the requirements for validity and reliability. In addition, the constructs meet the requirements for convergent validity

because each Average Variance Extracted (AVE) value is more significant than 0.5. These results indicate that the model is valid and stable.

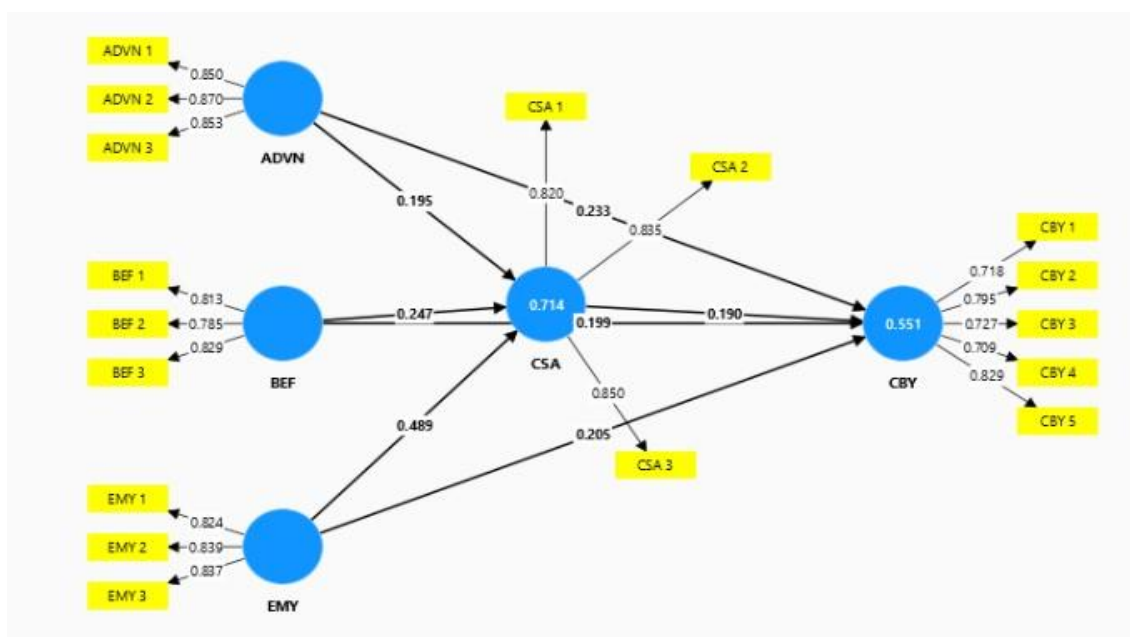


Figure 2. Full Model Analysis

Table 3. Discriminant validity - Fornell–Larcker Criterion

	ADVN	BEF	CBY	CSA	EMY
Advn	0.858				
BEF	0.730	0.809			
CBY	0.686	0.634	0.757		
CSA	0.763	0.703	0.672	0.835	
EMY	0.794	0.641	0.670	0.802	0.833

Based on Table 3, the analysis shows that the square root value of the Average Variance Extracted (AVE) for each construct is greater than the correlation value between constructs. This finding indicates that each construct in the developed model has good discriminant validity. This high discriminant validity confirms that each construct can measure different attributes and does not overlap significantly with other constructs, thus supporting the integrity and accuracy of the overall model.

Table 4. R-square

	R-square	R-square adjusted
CBY	0.551	0.542
CSA	0.714	0.710

Based on Table 4. the R² value for the Compulsive Buying variable is 0.542, which shows that 54.2% of the variation in Compulsive Buying can be explained by the Advertising Neuromarketing, Bandwagon Effect, and E-Money variables. On the other hand, 45.8% of the variation is influenced by different variables outside this research model. In addition, the R² value for the Consumer Attitude variable is 0.710, which shows that 71% of the variation in Consumer Attitude is explained by the Advertising Neuromarketing, Bandwagon Effect, and E-Money variables. In comparison, 29% is explained by other factors not included in this model.

Hypothesis Test

Testing hypotheses Hypothesis testing is one method for determining if the independent variable will significantly impact the dependent variable. The route coefficient is used to determine if there is a direct or indirect effect, which may be done using the t-statistic value and p-value from bootstrapping testing. If the p-value is less than 0.05, it indicates a direct or indirect influence; if it is more than 0.05, it indicates no direct or indirect effect. The results of this study's path coefficient test are shown in the following Table 5.

Table 5. Hypothesis Testing

Hyp.	Variables	Original sample	Sample Mean	St. Dev	T stat.	P val.	Result
H1	ADVNI-> CBY	0.233	0.238	0.086	2.721	0.007	significant
H2	ADVNI -> CSA	0.195	0.200	0.085	2.284	0.022	significant
H3	BEF ->CBY	0.199	0.199	0.079	2.528	0.012	significant
H4	BEF ->CSA	0.247	0.245	0.065	3.812	0.000	significant
H5	CSA->CBY	0.190	0.188	0.075	2.548	0.011	significant
H6	EMY->CBY	0.205	0.204	0.082	2.506	0.012	significant
H7	EMY->CSA	0.489	0.485	0.075	6.552	0.000	significant

Based on Table 5, all hypotheses show positive and significant relationships. Advertising Neuromarketing positively influences Compulsive Buying (H1, t: 2.721, p: 0.007) and Consumer Attitudes (H2, t: 2.284, p: 0.022). The Bandwagon Effect also has a positive and significant impact on Compulsive Buying (H3, t: 2.528, p: 0.012) and Consumer Attitudes (H4, t: 3.812, p: 0.000). Consumer Attitudes significantly affect Compulsive Buying (H5, t: 2.548, p: 0.011). Additionally, E-Money positively influences Compulsive Buying (H6, t: 2.506, p: 0.012) and Consumer Attitudes (H7, t: 6.552, p: 0.000). All hypotheses are accepted.

Tabel 6. Indirect Effect

Hyp.	Variables	Original sample	Sample Mean	St. Dev	T stat.	P values
H8	EMY -> CSA -> CBY	0.093	0.091	0.040	2.321	0.020
H9	ADVNI -> CSA -> CBY	0.037	0.037	0.022	1.689	0.091
H10	BEF -> CSA -> CBY	0.047	0.046	0.023	2.053	0.040

Based on Table 6, H8 is accepted, as E-Money significantly influences consumer attitudes and compulsive buying (t: 2.321, p: 0.020). However, H9 is rejected since advertising neuromarketing through consumer attitudes does not significantly impact compulsive buying (t: 1.689, p: 0.091). H10 is accepted, showing that the Bandwagon Effect significantly influences consumer attitudes through compulsive buying (t: 2.053, p: 0.040). As indicated, advertising neuromarketing does not considerably impact customer attitudes regarding compulsive purchases (p: 0.091).

4.2. Discussions

Advertising Neuromarketing and Compulsive Buying

The results of data processing show that Advertising Neuromarketing positively and significantly influences Compulsive Buying. Respondents responded that Advertising

Neuromarketing of cosmetic products containing elements of color combinations caused their perception that the advertised product was a creative product, respondents also responded that advertisements displaying cosmetic product packaging were able to make them feel that the product was more aesthetic, and respondents also thought that the makeup tutorials they saw in the advertisement or promotion made them interested in trying the cosmetic product. These findings are in line with previous studies, including (Prana Hardayu, 2023), (Aldayel et al., 2020), and (Fortunato et al., 2014), which underscore the role of creative advertising in influencing consumer behavior.

Advertising Neuromarketing and Customer Attitude

The results of data processing show that Advertising Neuromarketing positively and significantly affects Customer Attitudes. Cosmetic product advertisements that contain elements of color combinations can influence consumer perception by creating the impression that the product is creative and innovative. An attractive color combination in an ad not only attracts visual attention but can also strengthen the association that the product is unique and different from others. In addition, advertisements that display aesthetic cosmetic product packaging can increase consumer perceptions of the product's value. Well-designed packaging gives the impression of quality and elegance, strengthening consumers' positive attitudes towards the brand, and making them feel the product is more valuable. Finally, makeup tutorials shown in advertisements or promotions have a big influence on attracting consumer interest in trying the product. Through tutorials, consumers get a clear picture of how to use it and the results that can be achieved, which increases their confidence and interest in the product. Overall, visual and educational elements in advertisements can shape consumer attitudes, encourage them to feel more positive about the product, and increase their likelihood of buying, these results reinforce findings from earlier studies by (Augtiah et al., 2022) and (Saragih et al., 2018).

Bandwagon Effect and Compulsive Buying

The results of data processing show that the Bandwagon Effect positively and significantly influences Compulsive Buying, where respondents expressed interest in trying cosmetic products promoted by influencers they admire. They also felt an increase in social status when following the latest information about cosmetic products. In addition, respondents felt more confident when using cosmetics used by their friends, which strengthened the social validation aspect of their purchasing decisions. Where these findings are in line with previous studies, including (Meydiawati et al., 2019) and (Ningsih & Fikriah, 2023). highlighting the strong influence of social trends and peer perceptions on consumer behavior in the cosmetics industry.

Bandwagon Effect and Customer Attitude

The results of data processing show that the Bandwagon Effect positively and significantly influences Customer Attitudes. Because respondents showed a positive attitude towards cosmetic products influenced by social factors. Their interest in following popular trends and using products supported by their social circles underscores the role of the Bandwagon Effect in shaping consumer attitudes. This

suggests that consumers place significant value on social acceptance and trend alignment when evaluating products, directly enhancing their perceptions of the product. This attitude contributes to their increased self-confidence and preference for socially supported products, where these findings are in line with previous studies, namely (Kwek et al., 2020) and (Millenia Lumban Gaol & Tri Wahyudi Economics, 2023). emphasizing the importance of peer influence in marketing strategies.

Customer Attitude and Compulsive Buying

The results of data processing show that Consumer Attitude positively and significantly influences Compulsive Buying, respondents showed the ability to distinguish good quality cosmetic products and expressed satisfaction from their understanding of the product. This satisfaction instills confidence in their purchasing decisions and motivates them to recommend safe and trusted cosmetic products to others in their immediate environment. This suggests that a positive attitude towards a product can lead to active support and influence in their social circle. This finding is consistent with research by (Filona & Misdiyono, 2019), (Pebrianti & Aulia, 2021), and (Tarka & Kukar-Kinney, 2022), emphasizing the significant role of consumer attitudes in driving compulsive buying behavior and brand advocacy.

E-money and Compulsive Buying

The results of data processing show that E-Money positively and significantly influences Compulsive Buying, respondents indicated that electronic money is practical and attractive for purchasing cosmetics. The convenience of using electronic money and its ability to facilitate fast and smooth transactions significantly enhance the shopping experience. The use of electronic money also instills a sense of security and confidence in the security of transactions, reducing concerns associated with traditional payment methods, which reinforces the important role of digital payments in modern consumer behavior, These results align with studies by (Dewi et al., 2021) and (Rahajeng et al., 2022), highlighting the growing preference for digital payment systems due to their ease, practicality, and enhanced security features.

E-money and Customer Attitude

The results of data processing show that E-Money positively and significantly influences Consumer Attitude because respondents showed a positive attitude towards the use of electronic money for cosmetic purchases. The convenience, practicality, and security of electronic money transactions contribute significantly to this attitude. This shows that the digital payment system is both a convenience and a factor that positively influences perceptions of purchased products. This finding strengthens the alignment of the study with existing research, which shows the important role of digital payment technology in shaping consumer behavior and preferences. In addition, the reliability and modernity associated with electronic money increase consumer trust, making it a preferred choice for transactions in today's digital economy (Utami, 2017) (Rahajeng et al., 2022).

E-money and Compulsive Buying via Customer Attitude

The results of data processing show that E-Money positively and significantly influences Compulsive Buying, which is mediated by Consumer Attitude, has a positive and significant effect. This shows that the convenience, practicality, and security provided by e-money transactions contribute to favorable consumer attitudes, increasing compulsive buying behavior. The findings highlight how digital payment systems simplify the purchasing process and positively influence consumer perceptions, leading to impulsive and habitual purchasing decisions, especially in the cosmetic product market (Saragih et al., 2018).

Advertising Neuromarketing and Compulsive Buying via Customer Attitude

The results of data processing show that Advertising Neuromarketing does not affect Compulsive Buying through Customer Attitude, because the study results show an insignificant correlation between Advertising Neuromarketing and Compulsive Buying mediated by Consumer Attitude. Although respondents acknowledged the creative aspects of cosmetic advertisements, such as attractive color combinations, aesthetic packaging, and interesting makeup tutorials, these elements did not affect their attitudes towards the product. Respondents prioritized intrinsic factors such as product quality that suits their skin and affordable prices, especially those in the middle-class income range (5–10 million). The finding that intrinsic product attributes and prices are more important than advertising efforts in driving purchase decisions explains why advertising neuromarketing failed to drive compulsive buying in this study (Wang & Zhai, 2022).

Bandwagon Effect and Compulsive Buying via Customer Attitude

The results of data processing show that the Bandwagon Effect positively and significantly affects Compulsive Buying, which is mediated by Consumer Attitude proving that the correlation between Bandwagon and Compulsive Buying, which is mediated by Consumer Attitude, has a positive and significant effect. Respondents' purchasing behavior is influenced by their desire to conform to social norms and trends, driven by the need for social validation and self-confidence. Bandwagoning fosters a favorable attitude towards products that are considered socially supported, which then drives compulsive buying. These findings emphasize the strong impact of social influence and peer trends on consumer behavior, especially in markets where personal identity and social acceptance play an important role (Prana Hardayu, 2023).

5. Conclusion

From the results of the analysis of the influence of E-Money, Bandwagon Effect, and Advertising Neuromarketing on the attitudes and compulsive buying behavior of Generation Z, it can be concluded that the Advertising Neuromarketing variable has a positive and significant influence on the compulsive buying behavior of this group. In addition, this variable also shows a positive and significant impact on the views of consumers included in Generation Z. The Bandwagon Effect has also been proven to positively and significantly influence this generation's habits and opinions of obsessive buying. Furthermore, consumer attitudes play a significant role in influencing

Generation Z's obsessive shopping behavior. In addition, this group's consumer attitudes significantly influence compulsive buying. E-money has also been proven to positively and significantly influence compulsive buying behavior and indirectly influence consumer attitudes. These findings emphasize the importance of understanding the various factors influencing consumer behavior, especially in the context of Generation Z, to formulate more effective marketing strategies.

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Appendix A

Value of Standardized Loading Factor

Variable	Items	SLF
Advertising neuromarketing	Cosmetic product advertisements that contain elements of color combinations lead me to perceive the advertised product as a creative product.	0.850
	Advertisements that show cosmetic product packaging make me feel that the product has more aesthetic value.	0.870
	The makeup tutorials I saw in advertisements or promotions interested me in trying the product.	0.853
Bandwagon Effect	I am interested in trying cosmetic products advertised by influencers I like.	0.813
	I have a better social status when I can keep up-to-date with the latest information about cosmetic products.	0.785
	I feel more confident if I use cosmetics that my friends also use.	0.829
E-Money	Using e-money makes me feel more practical when purchasing cosmetics using e-money.	0.824
	Using e-money makes me feel safer.	0.839
	I believe in the security of transactions when using e-money.	0.837
Consumer attitudes	I can differentiate between good quality cosmetic products and those that are not.	0.820
	I feel a sense of satisfaction when I understand cosmetic products well.	0.835
	I also recommend that people in my immediate environment use safe cosmetic products.	0.850
Compulsive Buying	Sometimes, I buy cosmetic products even though I do not need them.	0.718
	Buying cosmetic products makes me feel better.	0.795
	Buying cosmetic products has become my habit.	0.727
	I find it hard to resist buying the cosmetic products I want.	0.709
	Every time I buy a cosmetic product, I feel in a better mood.	0.829